

FULL DEED OF RELEASE

This full deed of release (this "deed") is made as of the 5 August 2004, by US Federal Credit Union ("Grantor") having the mailing address of 1400 Riverwood Drive, Burnsville, MN 55337.

WITNESSETH:

Whereas, Credit Union is the current holder of the promissory note(s) or other instruments of indebtedness described in and secured by that certain deed of trust dated June 26, 1997 executed by JERRY D. ACHORD AND JUDY ACHORD, HUSBAND AND WIFE, AS JOINT TENANTS, (Grantee) having an address of 3895 NAIL ROAD, OLIVE BRANCH, MISSISSIPPI 38654, NOW KNOWN AS 3895 NAIL ROAD, , SOUTHAVEN, MISSISSIPPI 38672, and in favor of the trustee named therein for the benefit of Credit Union (the "deed of trust"), which deed of trust is recorded in Book 919 Page 312 Deed Number or real estate records for the County of Desota, State of Mississippi, and covers the real estate located in said county and described as follows:

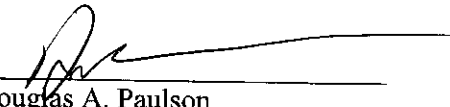
LOT 32, SECTION B, SOUTH MANOR ESTATES, IN SECTION 3, TOWNSHIP 2 SOUTH, RANGE 7 WEST, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 39, PAGES 44-45, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI

This property may be commonly referred to as: 3895 Nail Road , Olive Branch, MS 38654
Now known as: 3895 Nail Road, Southaven, MS 38654

Whereas, the present owner of said property has fully paid and satisfied the indebtedness secured by the Deed of Trust or Grantor has otherwise agreed to fully release the Deed of Trust:

Now, therefore, in consideration of the foregoing, Grantor does hereby REMISE, RELEASE AND QUIT CLAIM unto the said present owner all right, title and interest in and to said property, TO HAVE AND TO HOLD the same, free, clear, and discharged from the lien of the Deed of Trust

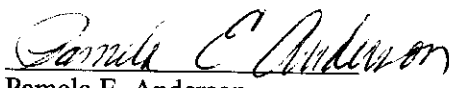
In witness whereof, Grantor has caused this Deed to be executed by its duly authorized officer as of the day and year first written above.

By: 
Douglas A. Paulson
Lending Officer

State of Minnesota)
)ss.
County of Dakota)

On this 5 August 2004, before me appeared Douglas A. Paulson, to me personally known, who being by me duly sworn, did say that she is Lending Officer of US Federal Credit Union, and the said instrument was signed in behalf of said association, by the said Senior Mortgage Loan Officer acknowledged said instrument to be the free act and deed of said association.

In testimony whereof, I have hereunto set my hand and affixed my official seal in the county and state aforesaid, the day and year first above written.


Pamela E. Anderson
Notary Public
My Commission expires: 01/31/05

This document was drafted by, and return to:
Cheryl L Norbury 952-736-5231
US Federal Credit Union
1400 Riverwood Drive
Burnsville, MN 55337

